

Information to identify the case:

Debtor 1	Paul J Knigge Jr.	Social Security number or ITIN	xxx-xx-6379
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Alicia M Knigge	Social Security number or ITIN	xxx-xx-7287
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Northern District of Illinois			
Case number: 17-81081			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Paul J Knigge Jr.

Alicia M Knigge

August 8, 2017

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Paul J Knigge, Jr.
 Alicia M Knigge
 Debtors

Case No. 17-81081-TML
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: cshabez
 Form ID: 318

Page 1 of 2
 Total Noticed: 51

Date Rcvd: Aug 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2017.

db/jdb Paul J Knigge, Jr., Alicia M Knigge, 3255 S 4th St, DeKalb, IL 60115-8762
 25883662 +A-Tec Ambulance, 340 Commerce Dr, Crystal Lake IL 60014-3503
 25632455 ACFPC Lagrange, PO Box 7004, Bolingbrook, IL 60440-7004
 25632459 ARM Solutions Inc, PO Box 2929, Camarillo, CA 93011-2929
 25632456 Adventist Health Partners, PO Box 7001, Bolingbrook, IL 60440-7001
 25883757 Affiliated Physician Practices, of Elmhurst Hospital, 27535 Network Pl,
 Chicago IL 60673-1258
 25632457 +Allied Interstate, PO Box 361445, Columbus, OH 43236-1445
 25632458 Amita Health Medical Group, PO Box 7001, Bolingbrook, IL 60440-7001
 25883758 Associates of Integrated Medicine, POB 967, Tinley Park IL 60477-0967
 25632461 Aurora Radiology Consultants-DeKalb, PO Box 5922, Hoffman Estates, IL 60179-5922
 25883759 Cardiac Surgery Associates, POB 153, Channahon IL 60410-0153
 25632464 +Citibank, Centralized Bk/Citicorp Credit Svcs, PO Box 790040, St Louis, MO 63179-0040
 25883760 City of DeKalb, POB 457, Wheeling IL 60090-0457
 25632465 +Client Services, Inc., 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
 25632466 +DeKalb CUSD #428, 901 S 4th St, DeKalb, IL 60115-4411
 25883762 +Donald G Flynn DDS, 1177 N Highland Ave Ste 103, Aurora IL 60506-2200
 25632468 Dr Grannan-Manchen-Dechristopher, 340 W Butterfield Rd, Ste 1-D, Elmhurst, IL 60126-5047
 25883763 +Elgin Lab Physicians, POB 1509, Elgin IL 60121-1509
 25632470 Jamison Allen DO LLC, PO Box 3830, Carol Stream, IL 60132-3830
 25632471 Kishwaukee Hospital, PO Box 739, Moline, IL 61266-0739
 25632473 +Loyola Medicine, 2 Westbrook Corporate Center, Ste 700, Westchester, IL 60154-5723
 25632474 +Mage & Price, 707 Lake Cook Road, Deerfield, IL 60015-5613
 25632475 +Manav K Salwan MD PC, 2540 Hauser Ross Dr Ste 275, Sycamore, IL 60178-3178
 25632476 +Merchants Credit, 223 W Jackson Blvd, Ste 700, Chicago, IL 60606-6914
 25632477 +Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
 25632478 #+Mutual Management Serv, 7177 Crimson Ridge Dr St, Rockford, IL 61107-6235
 25632481 +NES of Ohio, 2479 Edison Blvd Unit A, Twinsburg, OH 44087-2476
 25632479 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 25632480 Nationwide Credit & Collection, Inc, 815 Commerce Dr Ste 270, Oak Brook, IL 60523-8852
 25883764 +OAC, POB 500, Baraboo WI 53913-0500
 25632483 Physicians Immediate Care, PO Box 8798, Carol Stream, IL 60197-8798
 25632484 Presence Health, 1643 Lewis Ave Ste 203, Billings, MT 59102-4151
 25632485 +Progressive Financial Services, Inc, PO Box 22083, Tempe, AZ 85285-2083
 25632488 +RRCA Accounts Management Inc, Michael A Mellott Esq, 201 E 3rd St,
 Sterling, IL 61081-3611
 25883765 +Riverside Healthcare, 350 N Wall St, Kankakee IL 60901-2991
 25632489 Square One Financial/Cach LLC, Po Box 5980, Denver, CO 80127
 25632490 +Suburban Neurology Group LLC, 302 Randall Rd Ste 204, Geneva, IL 60134-4219
 25632491 Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100
 25632493 +Vander Financial LLC, 444 E Hillcrest Dr Ste 1, Dekalb, IL 60115-2498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

25632460 EDI: ARSN.COM Aug 09 2017 00:53:00 ARS National Services Inc, PO Box 469100,
 Escondido, CA 92046-9100
 25632462 +EDI: BANKAMER.COM Aug 09 2017 00:53:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 25883761 +E-mail/Text: aquist@creditorsprotection.com Aug 09 2017 01:22:18 CPS, POB 4115,
 Rockford IL 61110-0615
 25632463 +EDI: CHASE.COM Aug 09 2017 00:53:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,
 Wilmington, DE 19850-5298
 25632467 +EDI: DISCOVER.COM Aug 09 2017 00:53:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 25632469 E-mail/Text: bankruptcynotification@ftr.com Aug 09 2017 01:22:37 Frontier Communication,
 19 John St, Middletown, NY 10940
 25632472 +EDI: CBSKOHL.COM Aug 09 2017 00:53:00 Kohls/Capital One, Kohls Credit, Po Box 3043,
 Milwaukee, WI 53201-3043
 25632482 +Fax: 407-737-5634 Aug 09 2017 03:19:26 Ocwen Loan Servicing, LLC,
 Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Bch, FL 33409-6493
 25632486 +E-mail/Text: Supportservices@receivablesperformance.com Aug 09 2017 01:22:22
 Receivables Performance Mgmt, Attn: Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548
 25632487 +E-mail/Text: dbode@ridgeems.com Aug 09 2017 01:20:19 Ridge Ambulance Service,
 2252 Cornell Ave, Montgomery, IL 60538-3200
 25632492 +EDI: AFFILIATEDGRP.COM Aug 09 2017 00:53:00 The Affiliated Group I,
 3055 41st St Nw Ste 100, Rochester, MN 55901-9013
 25632494 +E-mail/Text: BKRMailOps@weltman.com Aug 09 2017 01:20:51 Weltman, Weinberg & Reis,
 3705 Marlane Dr, Grove City, OH 43123-8895

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

District/off: 0752-3

User: cshabez
Form ID: 318

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Total Noticed: 51

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2017 at the address(es) listed below:

James E Stevens jimstevens@bslbv.com, IL48@ecfcbis.com
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov
Stephen A Clark on behalf of Debtor 1 Paul J Knigge, Jr. sc@clarkbklaw.com,
sclarkbk@gmail.com/clarkbklaw@gmail.com
Stephen A Clark on behalf of Debtor 2 Alicia M Knigge sc@clarkbklaw.com,
sclarkbk@gmail.com/clarkbklaw@gmail.com

TOTAL: 4